

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | <u>Beth A. Maxwell</u> | Social Security number or ITIN | xxx-xx-4181 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | <u></u> | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 15-22629-CMB | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Beth A. Maxwell

12/21/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Beth A. Maxwell
Debtor(s)

Case No. 15-22629-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 21, 2020

User: dkam
Form ID: 3180W

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2020:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Beth A. Maxwell, 364 Crescent Gardens Drive, Pittsburgh, PA 15235-3543 |
| cr | + JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, LeeAne O. Huggins, Esquire, SHAPIRO & DENARDO, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702 |
| cr | + Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866 |
| 14100881 | ++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court:, Navient Solutions Inc. on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430 |
| 14966689 | + MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051 |
| 14113028 | + Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011 |
| 14092473 | + Nationwide, PO Box 23356, Pittsburgh, PA 15222-6356 |
| 14080509 | + Nationwide Bank, PO Box 9215, Old Bethpage, NY 11804-9015 |
| 14100451 | + Navient Solutions Inc. on behalf of, PHEAA, Po box 8147, Harrisburg, PA 17105-8147 |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| smg | EDI: PENNDEPTREV | Dec 22 2020 06:03:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Dec 22 2020 05:15:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Dec 22 2020 06:03:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Dec 22 2020 05:15:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Dec 22 2020 05:13:00 | GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708 |
| cr | EDI: ECMC.COM | Dec 22 2020 06:03:00 | ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408 |
| cr | + EDI: PRA.COM | Dec 22 2020 06:03:00 | PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067 |
| cr | EDI: RECOVERYCORP.COM | Dec 22 2020 06:13:00 | Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14082078 | EDI: GMACFS.COM | Dec 22 2020 06:03:00 | Ally Bank, PO Box 130424, Roseville, MN 55113-0004 |
| 14080495 | + EDI: GMACFS.COM | Dec 22 2020 06:03:00 | Ally Financial, PO Box 380902, Minneapolis, MN |

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| | | | 55438-0902 |
| 14080496 | + EDI: TSYS2.COM | Dec 22 2020 06:03:00 | Barclays Bank Delaware, 700 Prides Crossing, Newark, DE 19713-6109 |
| 14117802 | EDI: BL-BECKET.COM | Dec 22 2020 06:03:00 | CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701 |
| 14126313 | + Email/Text: bncmail@w-legal.com | Dec 22 2020 05:16:00 | CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 14080497 | + EDI: CAPITALONE.COM | Dec 22 2020 06:03:00 | Capital One, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 14106044 | EDI: CAPITALONE.COM | Dec 22 2020 06:03:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 14080498 | + EDI: RMSC.COM | Dec 22 2020 06:03:00 | Care Credit, Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036 |
| 14080501 | + EDI: CITICORP.COM | Dec 22 2020 06:03:00 | Citibank, PO Box 6241, Sioux Falls, SD 57117-6241 |
| 14080502 | + EDI: WFNNB.COM | Dec 22 2020 06:03:00 | Comenity Capital, PO Box 182120, Columbus, OH 43218-2120 |
| 14080508 | EDI: CITICORP.COM | Dec 22 2020 06:03:00 | Macy's, PO Box 8218, Mason, OH 45040 |
| 14147194 | + Email/Text: kburkley@bernsteinlaw.com | Dec 22 2020 05:17:00 | Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945 |
| 14125154 | EDI: ECAST.COM | Dec 22 2020 06:03:00 | ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262 |
| 14341651 | EDI: ECMC.COM | Dec 22 2020 06:03:00 | Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408 |
| 14918405 | Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Dec 22 2020 05:13:00 | GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961 |
| 14080503 | + EDI: CITICORP.COM | Dec 22 2020 06:03:00 | Home Depot/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497 |
| 14080500 | EDI: JPMORGANCHASE | Dec 22 2020 06:03:00 | Chase, PO Box 15298, Wilmington, DE 19850 |
| 14080499 | EDI: JPMORGANCHASE | Dec 22 2020 06:03:00 | Chase, PO Box 24696, Columbus, OH 43224 |
| 14143622 | EDI: JPMORGANCHASE | Dec 22 2020 06:03:00 | JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail code LA4-5555, 700 Kansas Lane, Monroe, LA 71203 |
| 14080504 | + EDI: RMSC.COM | Dec 22 2020 06:03:00 | JcPenney, Synchrony Bank, PO Box 965060, Orlando, FL 32896-5060 |
| 14080505 | + Email/Text: PBNCNotifications@peritussservices.com | Dec 22 2020 05:13:00 | Kohl's, PO Box 3043, Milwaukee, WI 53201-3043 |
| 14080506 | + EDI: RMSC.COM | Dec 22 2020 06:03:00 | Levin Furniture, Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036 |
| 14080507 | + EDI: RMSC.COM | Dec 22 2020 06:03:00 | Lowe's, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060 |
| 14080510 | + EDI: NAVIENTFKASMSERV.COM | Dec 22 2020 06:03:00 | Navient, PO Box 9500, Wilkes Barre, PA 18773-9500 |
| 14107780 | EDI: NAVIENTFKASMSERV.COM | Dec 22 2020 06:03:00 | Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640 |
| 14413127 | EDI: PRA.COM | Dec 22 2020 06:03:00 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 14130221 | EDI: PRA.COM | | |

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| 14109881 | EDI: Q3G.COM | Dec 22 2020 06:03:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14086467 | EDI: RECOVERYCORP.COM | Dec 22 2020 06:03:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 14080513 | + EDI: RMSC.COM | Dec 22 2020 06:13:00 | Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14080511 | + EDI: RMSC.COM | Dec 22 2020 06:03:00 | SYNCB/TJX, PO Box 965005, Orlando, FL 32896-5005 |
| 14080512 | + EDI: CITICORP.COM | Dec 22 2020 06:03:00 | Sam's Club, Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005 |
| 14809670 | Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Dec 22 2020 06:03:00 | Sears, PO Box 6282, Sioux Falls, SD 57117-6282 |
| 14080514 | + EDI: CITICORP.COM | Dec 22 2020 05:13:00 | United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961 |
| | | Dec 22 2020 06:03:00 | Zales/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497 |
| TOTAL: 42 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | Duquesne Light Company |
| cr | | JPMorgan Chase Bank, National Association |
| cr | *+ | MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051 |

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| Brian Nicholas | on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com |
| Kevin Scott Frankel | on behalf of Creditor JPMorgan Chase Bank National Association pakb@logs.com |
| LeeAne O. Huggins | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pakb@logs.com |
| Michael C. Eisen | |

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on behalf of Debtor Beth A. Maxwell attorneyeisen@yahoo.com aarin96@hotmail.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 8